



Spotlight

September 2005

American Income Life & National Income Life

Volume 38 • Number 9

“

SERVICE

The

Key to

Unlocking Your

Business Potential”



FROM THE DESK OF
Roger Smith
President & CEO
American Income Life

Helping Those In Need

Since Hurricane Katrina hit the Gulf Coast, we have all been in shock at the devastation, destruction, and damage left in its wake. As I am sure with you, I could not stop the tears from streaming down my face as I watched and listened to the stories of narrow escapes, heroic acts, as well as mankind at its best and worst. However, as I watched all of this unfold on television, I found myself becoming more and more detached, almost as if I was watching a movie. I then began to realize the people I was watching were our people — our Agents, our Managers, our Agency's staff, our PR team, and our policyholders. These people are our family, and they have been thrown in the worst possible circumstances.

American Income and National Income were founded on the philosophy of protecting the working families of the markets we serve. We are also built on a strong foundation of putting family first and generously giving back to the communities where we live and work.

It is with this in mind that, as a Company, we decided to make a difference and give back by setting up the *AIL Hurricane Relief Fund*. The Home Office has also decided to match the funds collected and will waive the premiums of those policyholders affected by the hurricane for up to 90 days.

These decisions have been met with heartfelt support by our SGAs, our Agents, our staff, and others in the labor community.

Becky Turner, President and Business Manager of OPEIU 277, said, "Thanks Roger, for all you do;

most of all, thanks for your kind heart. I am proud to say I am associated with American Income and National Income through the representation of your employees and independent contractors. I am equally proud to be associated with AIL and NILICO because of people like you. I admire your heart and your sense of responsibility to your fellow man. I will read your letter at our membership meeting, and I will make a request through our Local 277 Executive Board to do as much as we can to help. By the way, you will be getting my personal contribution as well."

We are all born from the same cloth, and we are inevitably interwoven in our human nature. Knowing this, we are all in this world to either make it better or worse. I believe giving back to those in need is what we are all about — it is what we do best. I feel we provide a valuable service in the coverage we offer, and I believe we are all committed to helping in our communities.

As Becky is proud, I am proud to be at American Income and National Income. We come together each and every day to create small miracles — providing help, support, and protection to working families — sharing our inspiration in celebration of the spirit of service — to our Agents, our Managers, our SGAs, our policyholders — our family!

Please remember your service is needed now more than ever. Reach out to your customers, your fellow Agents, and your community.

Warmest regards,

Dates to Remember

Thursday, Oct. 27, 2005

All business and PR credits must be at the Home Office to count for October production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$926,999.75 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Payment in New Orleans! The convention will be held July 27-30, 2006.*

Founder's Club Outstanding Producers

August 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET AIP	NG ▲	RETENTION
Omar Hashimi	Jatoft-Foti	2	\$62,954		82.1
Amir Sedaghat	Rick Altig	1	\$44,200		79.4
Lily Tchen	David Cohen	1	\$57,734		78.6

Founder's Club Outstanding PR Representatives

August 2005

PR REP	SGA	TIMES QUALIFIED	CARDS/GROUPS
Malka Arony	HO CA/Hartman	3	14,604 Cards

Congratulations are in Order!

Ronald Friedlander, an Individual Producer with the Eric Giglione Agency, achieved \$100,000 of 13-month in force premium.

Patrick Parisi, an Individual Producer with the Chris La Fond Agency, achieved \$100,000 of 13-month in force premium.

Alfred Brenner, an Individual Producer with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in force premium.

Herivelto Pereira, a GA with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in force premium.

Majjargal Sukhbaatar, a GA with the Gleb Ostrovsky Agency, achieved \$100,000 of 13-month in force premium.

Prepare Your Applicants

Occasionally, an applicant will not allow *Underwriting* to complete a phone interview because they had already been contacted by the Agency during the verification process or because they believe the process was finished with the visit from the Agent.

As you can see it is best to let the applicant know what to expect. It is always a good idea to prepare your applicant for a possible contact from the Home Office in addition to your Agency verification call. Remember, if your applicant knows what to expect, you can avoid withdrawals and cancellations.

Also, it is important to include an accurate phone number on the application, as it will save you and the Home Office time allowing the case to move quickly through the *Underwriting Department*.

A Correction

We would like to apologize to Sue Akers. In last month's *Spotlight*, she should have shown as number three PR Rep in Category B with 1,109 cards.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted to 52.5 Percent Supervising Agent

Martin Banks	Thomas Craig	Kevin Johnson	Narinder Sidhu	Kevin Tienken
Cara Beasley	Crystal Crossan	Richard Lawson	Alan Silverman	Raphael Weaver
James Betha	Mathieu Denis-Critchley	Trent McCollum	Caleb Smith	Kouame Yoboue
Sorana Blackfoot	Geoffrey Fischer	Megan McKeighan	Robert Snow	Alfred Young
Colin Brandt	Tony Fox	Kevin Montgomery	Todd Stallsworth	Melton Young
Jennifer Chauvin	Chantel Gallant	Shoshannah Morris	Brenden Stewart	
Ya Chu	Lorenzo Harris	Walter Queen	Andrea Teran	

Promoted to 55 Percent Supervising Agent

Bradley Bittner	Jullian Goodin	Kenneth Mazik	William Swango
Brian Brophy	Heather Hewitt	Matthew Melhorn	Dawn Trudden
Denice Davidson	Michael Lott	Robert Snow	Christopher Vianello

Promoted to 57.5 Percent General Agent

Timothy Clark	Georgia Lee	George Noujaim	Scott Shields	Terrence Thomas
Jason Gurnett	Edward Loux	Scott Olman	Hovhannes Termartirosian	Kristin Turner
Todd Krentzel	Michael Nelson	Ray Sharples	Randy Teyssier	

Promoted to 60 Percent General Agent

James Bailey	John Bulecza	Michael Laramie
Raphael Bouchereau	Clayton Frost	Glenn Snowden

Promoted to Master General Agent

Gordon Boles	Matthew Guertin	Timothy Meyer	Richard Rainone
Mark Gorman	Matthew Ho	Bryon Piz	

Promoted to Regional General Agent

Jose Ferrero	Nickolay Gusev	Paulo Rosa
Kevin Frain	Gabriel Hernandez	

Promoted to State General Agent

William Heath	Chris Hernandez
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Promotions Galore!

AMS is a huge success! Everyone is benefiting from this state-of-the-art program, especially those who have been moving their way up the ranks. Read what our newly promoted Master General Agents have to say about AMS and the secrets to their success.



Jonathan Cole
The Slav Bitman Agency
Promoted June 2005

"I believe I owe my success to Mario Cooper and Slav Bitman. They taught me that good work ethics and determination lead to getting ahead in the company. I decided not to let mediocrity be a part of my vocabulary or way of behavior, and that decision helped me earn what I believe is the best job in the world."



Charles McGrane
The Slav Bitman Agency
Promoted June 2005

"The best advice I could give to those just starting in the field is to learn to listen. Good service starts with listening to the needs of others, and listening to the experiences of your superiors can teach you the skills to get ahead. By combining the two, you are guaranteed to be a success at whatever you choose to do."



Charles VanDyke
The Eric Neal Agency
Promoted June 2005

"Aim high, because you can definitely get there. That's the best advice I can give anyone trying to be successful and get ahead. If you approach every day like you can make a difference, then success and promotion will come easily. Just believe in what you do, and then do what you believe."



Timothy Southerton
The Rick Altig Agency
Promoted July 2005

"You have to be resilient to really get ahead with the company — you can't let things get you down, because they keep you down. Treat everything as a learning experience. Be receptive to feedback and listen to the advice and instruction of your superiors. You'll find that the job just comes to you easier."



Krista Thiene
The Steve Hartman Agency
Promoted July 2005

"Enjoy what you're doing and have fun with your job, otherwise you won't have the drive to get ahead. Working for Steve Hartman, who puts integrity above all else, really helped me. He taught me that good service starts with caring about the clients and putting them first."



Godley Varghese
The Eric Giglione Agency
Promoted July 2005

"No matter what obstacles are thrown your way, you need to go around them. Everyone says to focus on what you're good at, but you really need to focus on what you're not so good at so you will be able to improve on it. Only then can you be the best at what you do."



Brian Varney
The David Zophin Agency
Promoted July 2005

"Step one for success is listening. You have to listen and understand the instructions you are given. Step two is all about motivation. You have to be ready to go out and do exactly what is needed to get the job done. Combine the two, and you are ready to be the best."



Mark Gorman
The Chris Hernandez Agency
Promoted August 2005

"I never thought I'd be working in insurance, nevermind having such a great position with the Company. I believe my success comes from perseverance, patience and the ability to be coachable. As long as you are willing to learn from others, you will continue to get better at your job."



Matthew Guertin
The Steve Jakubczak Agency
Promoted August 2005

"You really need to put the customers first and respond to their needs in a timely manner. Help them as quickly and honorably as you possibly can. This reflects your personal honesty, integrity and good work ethics, which I believe are three things everyone needs to be successful with the Company."



Timothy Meyer
The Steve Jakubczak Agency
Promoted August 2005

"Stay in there! Everyone will have their ups and downs, but it is a person's level of commitment, desire and attitude that determines whether they succeed or not. If you go above and beyond what is needed, then you will have no trouble being a huge success."



Vance Rowntree
The Tom Williams Agency
Promoted July 2005

"MGA is easily the best position you can have with the Company. You just have to work your tail off to get here. Commitment and persistence will get you through anything and allow you to rise above the challenges. And once you get here, remember: never stop recruiting."

Congratulations!

Individual Producers



1. Joseph Moore
Tampa, FL



2. Samantha Chui
Marietta, GA



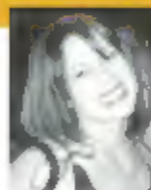
3. Omar Hashimi
Concord, CA



4. Richard Galati
Kansas City, MO



5. Robert Ulreich
Concord, CA



6. Michelle Caringer
Kailua, HI



7. Ruben Soberanes
Concord, CA



8. Zachary Hart
N. Royalton, OH



9. Lily Tchen
Los Angeles, CA



10. Jinzhou Zhao
Redmond, WA

Individual Producers

All Time Record to Beat

Month: \$53,774 Net ALP *Peter Kang*

August Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Joseph Moore	\$32,283		74.7	Mary Ayarzagoiña	Tom Williams
2. Samantha Chui	22,419	84		William Cook	Williams-Williams
3. Omar Hashimi	22,157		82.1	Steve Foti	Jatoft-Foti
4. Richard Galati	20,852		79.9		Geneser-Geneser
5. Robert Ulreich	18,862		85.3	Roger Johnson	Jatoft-Foti
6. Michelle Caringer	18,810	100		Glenn Vandesande	Rick Altig
7. Ruben Soberanes	18,612		75.6	Doreen Ryan-Foti	Jatoft-Foti
8. Zachary Hart	18,496		83.3	Mathew Hart	Jim Surace
9. Lily Tchen	17,709		78.6	Lily Tchen	David Cohen
10. Jinzhou Zhao	17,603		87.8	Ryan Stenglein	Rick Altig
11. Victor Quimson	17,179		84.0	Steve Foti	Jatoft-Foti
12. Herivelto Pereira	16,874		74.3	Curt Snow	Jatoft-Foti
13. Lance Brown	16,708		91.3		David Zophin
14. Adam Fogelman	15,766	100		Karl Schuckert	Altig-Orlovic
15. Ronald Friedlander	15,596		84.5	Theodore Pappas	Eric Giglione
16. Sara Sparrow	15,553	100		Phillip LaCross	Altig-Orlovic
17. Lindsey Vleisides	15,377	98		Dustin Baxter	Geneser-Geneser
18. Jesse Wise	15,265	94		Scott Keeney	Oldham-Hadaya
19. Edward Loux	14,706	91			Eric Neal
20. Antoinette Yellock	14,639	97		Robert Smith	Durham Oldham

* Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP

YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Zachary Hart	\$167,427		83.3	Mathew Hart	Jim Surace
* 2. Sylvia Freeman	132,763		77.8		Williams-Williams
* 3. Carla Miller	129,892		74.2		John Akers
* 4. Timothy Cruise	128,140		82.7	Timothy Cruise	Bob Olson
* 5. Omar Hashimi	127,619		82.1	Steve Foti	Jatoft-Foti
* 6. Samantha Chui	125,394	84		William Cook	Williams-Williams
* 7. Max Quasem	120,253		86.8	Earnest Loveless	David Cohen
* 8. Lily Tchen	117,347		78.6	Lily Tchen	David Cohen
* 9. Ruben Soberanes	117,050		75.6	Doreen Ryan-Foti	Jatoft-Foti
* 10. Daniel Potilechio	111,639		89.8	David Wang	Bob Olson
11. Nadia King	100,874		71.5	Nadia King	Altig-Orlovic
12. Lance Brown	99,686		91.3		David Zophin
13. Ronald Friedlander	97,826		84.5	Theodore Pappas	Eric Giglione
14. Mary Ann Gaelic	97,103		75.8	Lawrence Hauck	Steve Friedlander
15. Robert Ulreich	96,960		85.3	Roger Johnson	Jatoft-Foti
16. Maijargal Sukhbaatar	96,076		74.9		Gleb Ostrovsky
17. Peter Kang	95,011	91		Jeremy Welch	Slav Bitman
18. DeSheila Hargrove	92,118		80.2	Diane Carrion	Eric Giglione
19. Yvonne Hernandez	91,824		74.7	David Iriye	David Cohen
20. Carlton Lear	90,775		71.2	David Wang	Bob Olson

* Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

31 Years of Service

Donald Wold

23 Years of Service

Joseph Sbeghen

16 Years of Service

Jeffrey Dinocento

14 Years of Service

Debbie Enstedt

13 Years of Service

Shashi Parekh

12 Years of Service

Mitchell Look

11 Years of Service

Marc Morton
Gary Williams

8 Years of Service

Bradley Kincaid
Theresa Logue
Ron VanWoesik
Julie Wells

7 Years of Service

Lance Brown
Sushen Chand

6 Years of Service

Narinder Dhillon
Nickolay Gusev

6 Years of Service Cont.

Bill Hayer
Dorian Oldham

5 Years of Service

Matt Henderson
Alex Roland

4 Years of Service

John Baloun
London Burnett
Angelica Gallardo
Kevin Haines
Matthew Kernan
Alison King
Camilla Lofranco
Israel Pena
Marcus Smith
Lawrence Tenamore

3 Years of Service

Kelly Bittle
Frederick Dagostino
Donald Grandy
Ronald Marx
Malcolm McCall
Brian Morse
Philip Prata

2 Years of Service

Dennis Cedeno
Chris Cunyngnam
Joyce Dacklin
Cheryl Foti
Adriana Garcia

2 Years of Service Cont.

Salvatore Giacchi
Gladys Holder
Robert Levin
Kathleen Loughran
Brian Lulloff
Andrew Manchon
Brett Maves
Eddy Metidieri
Harjeet Rana
Richard Refano
Narinder Sidhu
Randolph Souliers
Godley Varghese
Lynda Williams

1 Year of Service

James Aduminta
Thomas Alligood
Majed Alsaigh
Astor Asada
Elonia Barr
Kevin Barrow
Ryan Bisanz
Brian Brophy
Tommy Chan
Larry Clemons
Ryan Eckroth
Larry Edwards
Robyn Ferraro
Thomas Gatlin
Jack Gordon
Jason Gurnett
Jason Harris
Howard Heron

1 Year of Service Cont.

Howard Heron
William Hunter
Jennifer Ingimundson
Jason Jones
Alexandre Kalinic
Peter Kaplanis
Ilya Kardava
Steven King
Jessica Lapointe
Catherine Longo
Tim McAdams
Michael Nelson
Max Noland
Haylee Nye
Manuel Olea
Jessica Palmisano
Philip Parisi
Jonathan Petzold
Jeffrey Shelton
Ryan Shoji
Shannon Spindler
Jane Truscott
Wayne Ulrich
Brian Varney
Shamir Wallani
Raymond Welch
Katheryn Williams
Sara Wiltsie

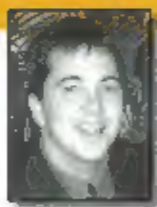
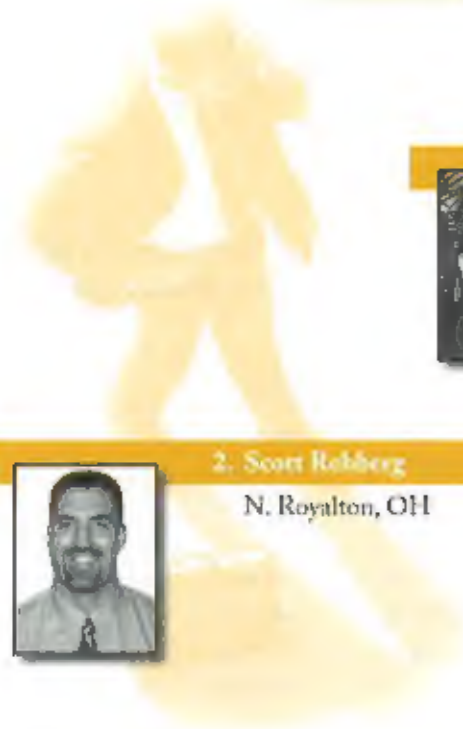
Have You Taken Advantage of This New Opportunity?

Listed below are the qualifiers for the second month of the **BR Bonus**. With the addition of this bonus, we paid more than \$920,000 in bonuses this month alone. We have four months to go! Don't miss this extraordinary opportunity of adding to your monthly income.

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Matthew Wolfanger	\$5,557.46	Bryan Johnson	\$1,231.82	Flavio Mendes	\$611.28	Scott Baker	\$398.53
Mark Woier	\$2,981.95	Tim McAdams	\$1,228.85	Aaron Webb	\$630.88	Mary Ayarzagotia	\$397.25
Karen McQuaid	\$2,689.81	Dustin Venekamp	\$1,217.38	Shaika Crump	\$621.22	Joseph Cussey	\$394.95
Tara Soderman	\$2,621.96	Jilliao Lamb	\$1,195.79	William Jaquay	\$619.35	Omar Rachim	\$393.03
Tomaz Izundyt	\$2,468.77	Rosanne Ropp	\$1,140.35	Charles VanDyke	\$610.87	Naveen Eapen	\$389.09
Glen VanDeSaede	\$2,445.30	Rodney Ward	\$1,120.17	Scott Rhodes	\$609.41	Linda Buck	\$388.13
Mal Norman	\$2,405.49	Avi Regev	\$1,118.12	Allan Jennings	\$606.42	Ramin Madani	\$387.69
Scott Keeney	\$2,170.86	Robert Hamilton	\$1,088.95	Jose Sanchez	\$603.23	Noe Gonzales	\$387.47
Edward Hanna	\$2,051.15	George Noujaim	\$1,077.19	Scott Reiberg	\$602.91	Jeffrey Roberts	\$385.50
Karl Schuckert	\$2,049.68	Tommy Chan	\$1,051.69	Robert Ehlers	\$602.26	Daniel Pawek	\$382.73
Matthew Melhorn	\$2,031.98	Elna Boseo	\$1,052.02	Diana Shageyeva	\$591.45	Amir Sedajlat	\$380.19
Michael Clark	\$2,021.92	Vann Durham	\$1,014.93	Robert Hill	\$588.30	Robert Dunn	\$379.99
Jennifer Price	\$1,999.07	Horace Johnson	\$1,014.65	Lisa Ross	\$588.01	Inlin Sill	\$378.57
Kathleen Loughran	\$1,974.29	Brian Kalsto	\$1,000.73	James Bailey	\$578.20	Cesar Astralaga	\$372.17
Sidney Hodgkiss	\$1,915.24	Clayton Frost	\$995.40	Jon Hamec	\$575.34	Pete Pels	\$264.42
David Solomonov	\$1,862.55	Noah Aldinburgh	\$964.95	Jeremy Welch	\$574.09	Dustin Henderscheid	\$239.57
Robert Trojillo	\$1,856.55	Harjeet Rana	\$945.98	Erik Renteria	\$573.89	John Hancock	\$231.30
Michael Nowak	\$1,852.68	Randy Downs	\$938.07	Patricia Harris	\$573.77	Paul Maloney	\$225.20
John Castore	\$1,785.84	Justin Smith	\$924.23	John DrRosier	\$572.77	Steven Sirong	\$223.27
David Tubbin	\$1,768.81	Maurice Davies	\$902.32	Rhonda Scott	\$572.28	Tom Williams	\$217.63
Myungsop Sim	\$1,762.68	Derrick Bates	\$897.47	Patrick Coughlin	\$568.68	Rita Haldinger	\$209.61
Wayne Hendrichs	\$1,761.05	Robert Godberry	\$894.83	David Fairway	\$568.49	Paul Ritchey	\$209.21
Steven King	\$1,722.94	Wayne Wong	\$884.84	David Ackerman	\$567.05	DeMario Cooper	\$205.85
Jason Young	\$1,656.17	Edward Osborne	\$867.54	Gary Fix	\$564.17	Samuel Lavala	\$197.70
Willie Hayden	\$1,655.92	Andrew Linnell	\$853.78	Thomas Vanusdol	\$562.54	Patrick Mazonoffe	\$196.81
Michael Laramie	\$1,638.24	Susanne Munro	\$828.00	Steven Engrav	\$556.07	Richard Phillips	\$181.56
Tony Motley	\$1,627.71	Philip Prana	\$826.90	Alla Alexander	\$512.19	Nicholas Zangardi	\$177.02
Joseph Diacedue	\$1,606.50	Ryan Bisanz	\$822.02	Heather Hewitt	\$482.49	Alan Conquest	\$176.40
Jamie Fields	\$1,572.97	Arthur Greene	\$815.83	Mary Grant	\$476.67	Edward Loun	\$172.70
Sue Weiss	\$1,474.30	Allan Gilbert	\$814.02	Kenneth Mazik	\$467.20	Alex Roland	\$172.56
Christopher Ruden	\$1,455.80	Jason Mayer	\$812.42	Thomas Reddooch	\$450.76	Stephen Preston	\$171.39
Robert Christian	\$1,360.02	James Isip	\$812.09	Paulina Boire	\$419.38	James Aduminta	\$170.30
Scott Pinner	\$1,329.78	William Childress	\$811.24	Madden Moody	\$418.41	Jamie Starman	\$169.24
Donald Orban	\$1,320.22	Luana Fisher	\$808.87	Denice Davidson	\$416.82	James Cahalin	\$169.22
Phillip Luzzo	\$1,312.85	Shawn Brookshire	\$806.99	Dustin Miller	\$416.51	Joshua Goodman	\$167.78
Doreen Ryan-Foti	\$1,271.07	Ricardo Ferreira	\$782.70	Michael Bromberg	\$413.80	Jason Jones	\$163.91
Richard Rainone	\$1,269.17	Scott Melligen	\$756.15	Michael Lott	\$411.75		
Carl Ignatius	\$1,262.72	Sonny Gurney	\$709.65	Shawn Richmond	\$402.58		
Preston Foster	\$1,259.18	Daniel Phares	\$706.05	Larry Clemans	\$401.07		
Casey Charlton	\$1,240.36	Frank Sommers	\$694.93	Jeremy Coakley	\$400.90		
Brodley Bittner	\$1,237.18	Nathan Snider	\$688.76	Daniel Limon	\$398.72		

Total Bonus Paid Out
\$149,926.74

Supervising Agents



1. James Cahalin

Denver, CO



2. Scott Rehberg

N. Royalton, OH



3. Bradley Bittner

Canonsburg, PA

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

August Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. James Cahalin	\$18,779	\$25,180	87		Joshua Goodman	Bill Jennings
2. Scott Rehberg	17,354	29,327	89		Mathew Hart	Jim Surace
3. Bradley Bittner	17,303	27,733	94		Alex Roland	Chris La Fond
4. Ryan Bisanz	16,363	19,900	80		Joann Stewart	Altig-Traboulay
5. Steven King	15,953	22,837	89		Sonny Gurney	Paul Rumbuc

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Steven King	\$59,954	\$111,778	89		Sonny Gurney	Paul Rumbuc
2. James Cahalin	56,211	82,415	87		Joshua Goodman	Bill Jennings
3. Scott Rehberg	49,285	79,532	89		Mathew Hart	Jim Surace
4. Amir Sedaghat	46,793	120,574		77.7	Harpreet Gujral	Rick Altig
5. Kenneth Mazik	45,456	83,441		83.0	David Wang	Bob Olson

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Michael Laramie

Houston, TX



2. Jennifer Price

Kansas City, MO



3. Steven Engrav

Menomonee Falls, WI



4. Mary Ann Gaelic

Auckland, NZ



5. Zachary Hart

N. Royalton, OH

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

August Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Michael Laramie	\$57,918	\$68,484		79.4	AJ O'Connor	Steve Greer
2. Jennifer Price	53,067	60,198	85		Dustin Baxter	Geneser-Geneser
3. Steven Engrav	41,318	47,962	91		Wayne Hendricks	Joseph Manone
4. Mary Ann Gaelic	36,901	46,498		75.0	Lawrence Hauck	Steve Friedlander
5. Zachary Hart	30,963	49,460		78.0	Mathew Hart	Jim Surace
6. Glenn Snowden	30,491	39,522		74.5	AJ O'Connor	Steve Greer
7. Karen McQuoid	30,484	39,168		80.0	Lawrence Hauck	Steve Friedlander
8. Cesar Astralaga	25,935	31,711	82		Dorian Oldham	Durhon Oldham
9. Nicholas Zangardi	25,860	25,676		74.6	Marcus Smith	Jim Surace
10. Clayton Frost	25,736	31,725		69.6	Jason Mollo	David Zophin

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Mary Ann Gaelic	\$216,278	\$316,550		75.0	Lawrence Hauck	Steve Friedlander
* 2. Zachary Hart	205,024	391,472		78.0	Mathew Hart	Jim Surace
* 3. Salvatore Giacchi	169,319	218,780		69.7	David Hausman	Eric Giglione
* 4. Danielle Holmes	160,142	227,447		74.2		Bill Jennings
* 5. Michael Laramie	146,667	204,386		79.4	AJ O'Connor	Steve Greer
6. Jeffrey Oakman	130,956	127,971		77.4	Bill Cook	Williams-Williams
7. Glenn Snowden	127,578	170,235		74.5	AJ O'Connor	Steve Greer
8. Richard Refano	124,880	213,366		74.1	Barry Dillah	Eric Giglione
9. Nicholas Zangardi	112,882	151,403		74.6	Marcus Smith	Jim Surace
10. Anthony Cannady	111,578	139,817		70.4	Demetrius Peete	Tyrone Conard

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.



—The Key to Unlocking Your Business Potential

Have you ever gone into a really nice restaurant and received lousy service which made the whole experience not worth your while? Have you ever gone into a store looking for something and unable to find it, only to notice that all the salespeople on the floor are ignoring you? Have you ever gone to the doctor's office sick as a dog and everyone rushes you in and rushes you out, leaving you to think 'what just happened?'

We have all experienced- some sort of lack of service in one way, shape, or form. More importantly, we all know what it feels like to be properly serviced and not serviced at all. At American Income and National Income, we don't want our customers walking away from the experience exclaiming, "What just happened?" We want our customers to feel that their needs are important and that they will be treated as family — because they are!

Serving your clients is just another opportunity for you to enhance your business relationships. "Customers and prospects want to be treated as unique individuals," according to *JustSell.com*. "Service is defined by the individual experiencing it and more often than not, they are looking for salespeople to exceed their expectations."

Listed below are some things to keep in mind when servicing the individuals you are meeting on a daily basis:

1. Always tell your customer what you can do for them, not what you can't do.
2. Always listen to your customers. Do not interrupt them or start to speak until they have finished what they have to say.
3. Always call your customers by name. This tells them you care about them enough to know their name.
4. Know enough about your customer to fulfill their need and make sure it is acceptable to them by getting their approval and agreement.
5. Always conclude each call or visit with a "thank you," or a verbal message of appreciation for their business.
6. Make certain that your tone of voice is in sync with your words. Remember, your tone can completely contradict your message.
7. Always go the extra step by following up. Re-contact your customers to make certain that everything has been handled in a satisfactory manner and that they are pleased with the outcome.
8. Always ask if there is anything else you can do. Taking the time to do this often results in increased business and a more committed customer.

Service is a commitment and should be ingrained in every aspect of your business. Remember, every interaction you have with a client or prospect is an opportunity to reinforce and grow that relationship. Therefore, it just makes sense to take the extra time and do it right from the start — it could be the key to unlocking your business potential! To find out more about doing it right, check out the sidebar to the right.

Building Your Core Values*

Over the last several years, many of us have heard references to the book "Good to Great." Well, the references don't stop here!

Author Jim Collins has done extensive research into what makes businesses successful, and he says, "Our research points to one essential element in any successful company. Those that are the best have built a set of core values and lived by them." Listed below are eight reasons to build core values and live by them:

1. **Builds client trust.** Trust is the foundation of all lasting relationships.
2. **Earns you respect with other professionals.** Professional referrals can only help you when building your business.
3. **Promotes customer loyalty.** Renewal premiums and repeat business stem from satisfied customers.
4. **Promotes customer referrals.** Satisfied customers refer friends.
5. **Reduces customer complaints and promotes good recommendations.** A stellar sales reputation can take years to build, but the benefits are endless.
6. **Promotes personal pride.** Knowing you are doing the right thing for your customer produces confidence.
7. **Makes you happy.** Happiness comes from within, knowing you are an individual of absolute integrity.
8. **Makes you more money.** Research proves solid ethics build trust and trust sells — short and long term.

* *Benefit Selling Magazine, August 2005*

Master General Agents



1. AJ O'Connor
Houston, TX



2. Wayne Hendricks
Menomonee Falls, WI



3. Horace Johnson
Ft. Lauderdale, FL



4. Barry Dillah
Edison, NJ



5. Alex Roland
Canonsburg, PA

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

August Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. AJ O'Connor	\$105,434	\$127,903		70.9	Steve Greer
2. Wayne Hendricks	101,554	160,683		78.6	Joseph Manone
3. Horace Johnson	89,202	88,488		69.6	Tom Williams
4. Barry Dillah	74,103	115,885		71.1	Eric Giglione
5. Alex Roland	68,289	110,979		76.3	Chris La Fond
6. Gabriel Hernandez	61,849	61,849		73.3	David Zophin
7. Lawrence Hauck	61,752	77,078		73.3	Steve Friedlander
8. Matthew Wolfanger	56,416	75,682		88.5	Durhon Oldham
9. Allan Jennings	55,583	55,583		68.7	Bill Jennings
10. Mathew Hart	54,488	85,811		75.1	Jim Surace

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Ramirez

YTD Production

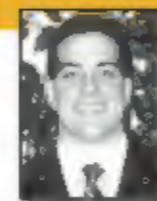
Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. AJ O'Connor	\$655,315	\$828,582		70.9	Steve Greer
* 2. Barry Dillah	639,017	764,762		71.1	Eric Giglione
* 3. Doreen Ryan-Foti	445,285	1,063,409		77.3	Jatoft-Foti
* 4. Jim Bianchi	403,035	820,249		73.9	Durhon Oldham
* 5. Horace Johnson	385,405	398,405		69.6	Tom Williams
6. Gabriel Hernandez	382,280	383,114		73.3	David Zophin
7. Lawrence Hauck	360,317	646,539		73.3	Steve Friedlander
8. Alan Conquest	347,257	409,926		69.5	Steve Hartman
9. DeMario Cooper	341,561	352,823		69.1	Slav Bitman
10. Scott Keeney	329,838	412,930		74.3	Oldham-Hadayia

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



1. AJ O'Connor
Houston, TX



2. Joshua Goodman
Denver, CO



3. David Hausman
Edison, NJ

August Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. AJ O'Connor	\$164,485	\$221,095		70.9	Steve Greer
2. Joshua Goodman	118,047	143,586		72.5	Bill Jennings
3. David Hausman	105,182	203,885		80.5	Eric Giglione

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. AJ O'Connor	\$979,770	\$1,240,282		70.9	Steve Greer
2. Jason Mollo	941,665	1,107,368		72.8	David Zophin
3. Joshua Goodman	779,732	1,047,719		72.5	Bill Jennings

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Joseph Moore	Marc Zipper	\$5,661.52
Omar Hashimi	Jatof-Foti	\$4,431.41
Richard Galati	Geneser-Geneser	\$3,962.00
Robert Ulreich	Jatof-Foti	\$3,772.44
Zachary Hart	Jim Surace	\$3,699.39
Lily Tchen	David Cohen	\$3,597.04
Jinzhou Zhao	Rick Altig	\$3,520.61
Victor Quimson	Jatof-Foti	\$3,435.94
Lance Brown	David Zophin	\$3,343.60
Ruben Soberanes	Jatof-Foti	\$3,329.40

Total Retention Bonus Paid: \$552,945.16 523 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
AJ O'Connor	Steve Greer	\$8,539.60
Barry Dillah	Eric Giglione	\$7,649.81
Doreen Ryan-Foti	Jatof-Foti	\$5,606.84
Matthew Wolfanger	Durhon Oldham	\$5,547.27
Wayne Hendricks	Joseph Manone	\$5,492.83
Alex Roland	Chris La Fond	\$5,427.91
Hal Herman	Durhon Oldham	\$5,193.52
Lawrence Hauck	Steve Friedlander	\$4,967.65
Jim Bianchi	Durhon Oldham	\$4,915.18
Gabriel Hernandez	David Zophin	\$4,364.25

Total Leadership Bonus Paid: \$189,270.74 116 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Malka Arony	Steve Hartman	\$2,287.08
Al Wall	Joshua Chalom	\$1,916.82
Laurie Onasch	Joseph Manone	\$1,862.00
Charles Hill	Jatof-Foti	\$1,848.48
Becky Cutler	Bill Jennings	\$1,806.48
Rachelle Valdez	Altig-Orlovic	\$1,683.20
Robin Andrade	David Zophin	\$1,274.28
Jacqueline deVooght	Rick Altig	\$1,255.95
Mark Gagliardi	Jatof-Foti	\$1,168.58
Vivian Dwyer	Altig-Hay	\$1,146.26

Total PR Bonus Paid: \$34,857.11 49 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

MONETARY DONATIONS

American Income & National Income

- Gave \$62,500 to the American Friends of the Yitzhak Rabin Center to sponsor the *Babr Retirement Dinner*.
- Contributed \$177.24 to GCC/IBT for mailings.
- Contributed \$1,500 to the Labor Council for Latin American Advancement for the *2005 Educational Conference*.
- Donated \$500 to the Winnipeg Labour Council.
- Contributed \$1,000 to the Winnipeg Folk Festival.
- Gave \$500 to the CLC Youth Camp.
- Donated \$500 to the MFL Youth Scholarship Fund.
- Contributed \$5,000 to the Labor Heritage Society's *Spirit of Solidarity Campaign*.

The Rick Altig Agency

- Gave \$500 to the OPCMIA North West Conference.
- Contributed \$450 to Manitoba Building Trades for the *Charity for Kids Annual Golf Tournament*.
- Donated \$34.22 to the CPAA's Annual Convention.
- Gave \$100 to Soar C2 for their Annual Golf Tournament.
- Contributed \$160 to the International Snowmobile Conference's Convention.
- Donated \$250 to the Vermont AFL-CIO for the *James Cross Scholarship Fund*.
- Gave \$300 to AFSCME Council 61's Barbeque.
- Contributed \$500 to the Manitoba Government Employees Union for their golf tournament.
- Donated \$166.84 to USWA for the *SMAC Golf Tournament*.
- Contributed \$363.26 for an advertisement in the Building Trades Annual Magazine.
- Gave \$1000 to Teamsters Joint Council 32 for the *Jack J Jorgensen Charitable Trust*.
- Donated \$1000 to the Tennessee AFL-CIO Convention.
- Gave \$200 to SW Washington Labor Council for the *River Walk Fund Raiser for Labor Community Services*.

The Rick Altig Agency

- Donated food to the Lakes and Plains Regional Council Retirees Committee.

The Steve Greer Agency

- Donated \$250 to the Austin Federation of Musicians Local 433 for the *Music of the Heart Benefit*.
- Contributed \$250 to the CWA-TSEU Local 6183 to honor the new University of Texas graduate students.

The Mark Hancock Agency

- Gave \$100 as a hole sponsor for the Fraternal Order of Eagles State of Indiana Golf Outing.
- Donated \$100 to the Northeast Indiana Central Labor Council's Labor Day Picnic.
- Contributed \$100 to the AFSCME Council 62's 33rd Biennial Convention.

The Jatof-Foti Agency

- Gave \$2,500 to Alameda CLC for the 2005 COPE dinner.
- Gave \$1,000 to Union Ironworkers MC for the 2nd Annual Motorcycle Run.
- Donated \$10,000 in cooperation with all California SGAs to the CSEA for their 2005 events.
- Contributed \$625 to the San Mateo CLC for the annual COPE dinner.
- Donated \$2,500 to the Instituto Laboral De La Raza as a platinum sponsor.
- Contributed \$70 to the East Bay Chapter CCUI for their chapter meeting and dinner.
- Gave \$500 to the San Francisco Building & Construction Trades Council for *Vegas in San Francisco III*.

The Bill Jennings Agency

- Gave \$1,000 to the annual ALF-CIO golf tournament.
- Contributed \$200 to the Colorado Council of Teamsters golf tournament.

Total \$95,896.56

OTHER DONATIONS

The Mark Hancock Agency

- Gave 30 boxes of food to the Central Indiana Labor Council.

Be sure to submit your contributions monthly via e-mail to dyannazzo@ailife.com.

AUGUST CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		69.9	\$256,986	\$236,000	109	\$403,500	\$368,500	109	109

AUGUST CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Josh Chalom		70.5	\$142,589	\$110,500	129	\$214,317	\$173,500	124	127
Geneser-Geneser	78		155,433	115,000	135	212,245	181,500	117	126

AUGUST CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.7	\$160,326	\$86,500	185	\$207,600	\$140,000	148	167
Steve Greer		70.8	164,485	96,000	171	221,600	143,000	155	163
Jim Surace		72.3	114,380	104,000	110	174,564	162,500	107	109
Chris La Fond		76.7	87,011	82,500	105	128,852	130,000	99	102

AUGUST CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Eric Neal		69.4	\$69,104	\$515,000	134	\$85,556	76,000	113	124
Imran Satti	80		71,357	540,000	132	94,628	85,000	111	122
Steve Hartman		74.3	87,413	715,000	122	131,366	114,000	115	119

AUGUST CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Chris Hernandez	100		\$39,200	\$285,000	138	\$49,601	\$42,500	117	128

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Tom Williams		69.9	\$1,658,540	\$1,898,000	87	\$2,756,885	\$2,960,000	93	90

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman		72.0	\$1,058,186	\$721,500	147	\$1,169,635	\$1,123,500	104	126
Geneser-Geneser	78		746,580	575,000	130	1,028,380	907,500	113	122

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.7	\$1,003,564	\$692,000	145	\$1,401,017	\$1,120,000	125	135
Steve Greer		70.8	1,008,956	708,000	143	1,276,395	1,054,000	121	132
Williams-Williams		71.1	724,080	706,000	103	1,034,801	1,073,000	96	100

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Hartman		74.3	\$687,430	\$572,000	120	\$1,110,219	\$912,000	122	121
Imran Satti	80		260,372	283,500	92	538,361	446,250	121	107
Mark Hancock		70.6	527,512	500,000	106	799,335	800,000	100	103

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Chris Hernandez	100		\$39,201	\$28,500	138	\$49,601	42,500	117	128

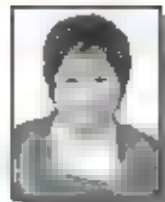
* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR Representatives



Debbie Enstedt
Winnipeg, MB



Malka Arony
Phoenix, AZ



Charles Hill
Concord, CA



Sue Akers
Omaha, NE



Catherine Briggie
Phoenix, AZ



Cheryl Cook
Harrisburg, PA



John Wagner
Cincinnati, OH

PR Representatives

August Production

1. Debbie Enstedt	22,854	Rick Altig
2. Malka Arony	7,122	HO CA/Hartman
3. Charles Hill	6,347	Jatoft-Foti

Month: 18,960 cards

1. Malka Arony	6,115	HO CA/Hartman
2. Charles Hill	5,085	Jatoft-Foti
3. Al Wall	4,327	Joshua Chalom
4. Laurie Onasch	3,570	Manone/Altig
5. Robin Andrade	3,204	David Zophin

1. Sue Akers	1,910	John Akers
2. Catherine Briggie	1,873	Steve Hartman
3. Tara Snowden	1,641	Steve Greer
4. Irene Rurycz	1,341	Jim Surace
5. Sandra Johnson	980	Gary Bleier

Month: 55 groups

1. Cheryl Cook	13	Oldham-Hadanyia
2. John Wagner	9	Steve Jakubczak
3. Jerry Hartnett	8	Mark Morton
4. Patti Morgan	7	Mark Rosen
4. Erin McKee	7	Rusty Jewell

YTD Production

*1. Debbie Enstedt	130,444	Rick Altig
*2. Joseph Galusha	35,418	Durhon Oldham
3. Malka Arony	34,717	HO CA/Hartman

All Time PR Card Production R

YTD: 61,879 cards Denise Hawyer

*1. Malka Arony	26,453	HO CA/Hartman
*2. Al Wall	17,310	Joshua Chalom
3. Mark Gagliardi	13,953	Jatoft-Foti
4. Robin Andrade	13,435	David Zophin
5. Richard Meshulam	13,398	David Cohen

*1. Vivian Dwyer	14,293	Altig-Hay/Bitman
*2. Catherine Briggie	12,038	Steve Hartman
3. Irene Rurycz	7,897	Jim Surace
4. Mario Soljan	6,777	Steve Anderson
5. Brenda Swecker	5,737	Chris LaFont

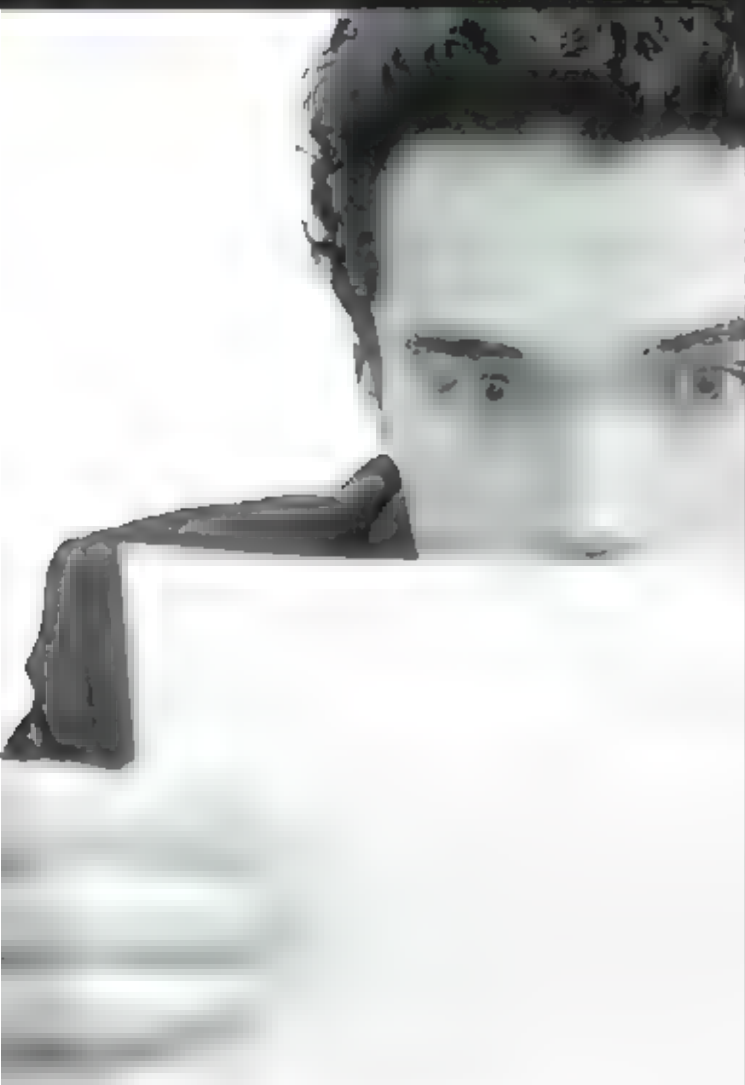
YTD: 110 groups Richard Case

*1. Cheryl Cook	66	Oldham-Hadanyia
*2. Renee Flannery	63	Jim Surace
3. Susan Fuldauer	54	Mark Hancock
4. Richard Case	45	Jim Surace
5. Billy Sauers	41	Tom Williams

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives listed and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

Advertising Materials and Scripts - Make Sure They're Approved

Virtually all State and Provincial Insurance Departments have regulations concerning advertising. Therefore, most departments require all advertising materials to be reviewed and approved by company's Home Office.



The *NAIC Model Regulation* defines "advertisement" as material designed to create public interest in life insurance or annuities or in an insurer, or in an insurance producer; or to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace, or retain a policy.

Also, did you know it is required that if any benefit is mentioned in a brochure or flyer, all limitations must be detailed? And did you know if you refer to a recommendation by any commercial rating system (like A.M. Best) you must clearly indicate the purpose of the recommendation and the limitations of the scope and extent of the recommendation?

For this reason, virtually all State and Provincial Insurance Departments have regulations concerning advertising. Therefore, most departments require all advertising materials to be reviewed and approved by a company's Home Office. Our Company policy requires all materials any Agency may be using when dealing with prospects or policyholders, if not provided by American Income or National Income directly, to be forwarded to the Home Office for review.

When submitting materials for review, here are a few things to remember. All lead letters must be approved prior to mailing, and be sure your lead letters clearly state the AD&D coverage is provided through "American Income Life Insurance Company" or "National Income Life Insurance Company." The full company name should be used, not just American Income or National Income. Also, the lead letter should state "an American Income (or National Income) representative will be calling to set up an appointment to deliver the benefits and explain other insurance coverage available."

We are not mandating that you use specific forms or scripts, but we do want to review what is being used as representation of the Company. In addition to lead letters, any presentations, phone scripts, or letters sent to a policyholder regarding American Income or National Income should be sent to the Home Office for review. Once we complete the review, we will send you confirmation that we have done so.

So please, remember to get all of your materials reviewed.



FROM THE DESK OF

Scott Smith

*Executive Vice President
American Income Life*

The Fourth Quarter is Beginning... And *You* Have the Ball!

By the time you read this, the fourth quarter of the calendar year will have begun. It is an especially active time of year with some great holidays. It is a family time of year. It is a time of year when the weather changes. It is also a time of year to make the final stride toward meeting the goals you set at the start of the year.

Many of you know that for several years I had the opportunity to coach high school basketball. I am a big fan of sports in general, but for me there is something to be said for basketball. It offers athleticism, endurance, talent, discipline and teamwork. But there are two things that really stand out for me about basketball. First, you can practice and get better at basketball by yourself and with few teaching aids. Second, the fans of the sport are so close to the action that the players cannot hide from a distance or under a helmet. If you are a fan of basketball, you get *to see* the players. It is difficult for a basketball player to hide from a mistake.

So you may be asking, "What do the holidays and basketball have in common, and what do both have to do with American Income Life and National Income Life?"

Basketball games are essentially decided in the fourth quarter. At this point, everyone has worked their hardest at the game and there is only so much time left on the clock. It can all come down to one last play. The people who play the biggest role in deciding the outcome of the game are *players who want the ball*. Players who want the ball want the opportunity to succeed, and they are not afraid of

failure. They know they are under the scrutinizing eyes of their fans, and they don't care because it is all about them and their success now. I liked to coach players who wanted the ball in the fourth quarter, because people who want the ball are *results-oriented people*. They see what they want, they go for it, and they do not expect anything but success.

As you enter the fourth quarter of 2005, do you want the ball? Do you want that feeling of satisfaction in knowing you succeeded under your own power? I mentioned this is the time of year for family and holidays, and for many of us that means a need for increased wages. I think it is great that as a Producer at American Income Life or National Income Life you have an opportunity every single day to make it an extraordinary day for increased compensation. Tomorrow and the day after each represent a new opportunity as well. It is an opportunity to make it to convention, or an opportunity to take advantage of the numerous bonus programs available to you. Better yet, it is a chance to make your family proud of your accomplishments. You can celebrate the holidays while knowing you were able to achieve those goals you set for yourself at the beginning of 2005. With that success under your belt, 2006 will be in for a great start.

Now is the time to be a *results-oriented* person. It is all about you. Go out into the fourth quarter and control your destiny, because the fourth quarter is the time to win or lose.

You have the ball!

"Helping New Orleans Rebuild."

"What we do for those in need speaks volumes about who we are as individuals, and what we stand for as a Company. For this reason, we have committed to reaching out not only immediately, but in the future as well. It is our hope and desire it will still be possible to have our 2006 Convention in New Orleans. We feel standing by this decision will allow us to contribute that much more to the city's economy which it will so desperately need in the coming months. Given this situation, think about the chain reaction it will have — the more Agents who qualify for convention, the more money we will be contributing to the area devastated by Hurricane Katrina. This is why we need your help in rebuilding New Orleans. So, get out there, and get in gear for a great convention in the *Big Easy*."

STAY AT
THE
Fairmont
NEW ORLEANS

New Orleans

July 27-30, 2006

This Issue is dedicated to the agents and family from the New Orleans Area

Public Relations Bonus

Qualifiers

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Malka Arony	\$2,287.08
Al Wall	\$1,916.82
Laurie Onasch	\$1,862.00
Charles Hill	\$1,848.48
Becky Cutler	\$1,806.48
Rachelle Valdez	\$1,683.20
Robin Andrade	\$1,274.28
Jacqueline deVooght	\$1,255.95
Mark Gagliardi	\$1,168.58
Vivian Dwyer	\$1,146.26
Renee Flannery	\$1,035.36
Billy Sauers	\$1,007.76
Susan Fuldauer	\$878.08
Darrell Dorey	\$770.54
Jerry Hartnett	\$766.52
Cheryl Cook	\$719.20
Sue Akers	\$689.70
Patti Morgan	\$660.78
Catherine Briggie	\$657.15
Kelly Flora	\$635.37
William Slocum	\$615.32
Krissa Hensley	\$602.20
Leo VanDenBussche	\$575.41
Anne Bowyer	\$526.30
Shannon Walker	\$521.81
Richard Case	\$511.78
Rona Pileggi Spano	\$462.30
Brenda DiSomma	\$441.44
Kenneth Lett	\$441.00
Timothy Farr	\$417.50
Daryl Barnett	\$394.78
Joe Galusha	\$364.18
John Wilkinson	\$357.66
George Farenthold	\$343.24
Richard Meshulam	\$341.50
Robin Denham	\$337.46
Susan Cooksey	\$327.34
Gabriella Klett	\$312.60
Brenda Swecker	\$310.73

Cassandra Robinson	\$306.73
Tara Snowden	\$285.84
Irene Rurycz	\$281.52
Susan Gilbert	\$259.74
Kenneth Altizer	\$257.58
Fran Christie	\$249.12
Joe Ward	\$247.86
Pater Nielsen	\$243.18
Eric Dalager	\$242.24
Mario Soljan	\$209.16

Total

\$34,857.11



Leadership Bonus

August Bonus Qualifiers

AJ O'Connor	\$8,539.60	Joseph DiCedace	\$1,863.34	Steven Engrav	\$337.37
Barry DiBab	\$7,649.81	Willie Hayden	\$1,862.91	Wayne Wong	\$331.81
Doreen Ryan-Foti	\$5,606.84	Pat Coughlin	\$1,835.27	Noah Alkenburgh	\$328.58
Matthew Wolfanger	\$5,547.27	Tony Modry	\$1,831.18	Glenn Snowden	\$315.05
Wayne Hendricks	\$5,492.83	Too Binwo	\$1,703.34	Susanne Monte	\$310.50
Alex Roland	\$5,427.91	Arthur Greene	\$1,691.79	Randy Downs	\$310.46
Hal Herman	\$5,193.53	Jose Sanchez	\$1,607.06	Shawn Bruslobre	\$303.62
Lawrence Hauck	\$4,967.65	Byron Pae	\$1,593.27	Flavia Mendes	\$295.91
Jim Bierech	\$4,915.18	Ramin Madani	\$1,485.60	Fernando Gonzalez	\$293.18
Gabriel Hernandez	\$4,364.25	Michael Laramie	\$993.24	William Jaquay	\$290.32
Bill Cook	\$4,259.75	Shakia Crump	\$820.38	Scott Mellgren	\$288.60
Mathew Hart	\$4,161.43	Karen McQuoid	\$788.81	Joan Grunett	\$286.24
Sonny Gurney	\$4,134.23	Edward Hanna	\$679.08	Scott Nekberg	\$282.61
Mark Wheeler	\$4,089.47	Michael Nowak	\$636.76	Rubens Ehlers	\$282.30
David Salomonov	\$3,914.51	Clayton Frost	\$634.24	Diane Shaggyeva	\$280.05
Allan Gilbert	\$3,829.04	Sharon King	\$628.32	Lisa Rose	\$275.63
Malanie Cohen	\$3,759.32	David Toblin	\$621.29	Harold Canter	\$270.66
Horace Johnson	\$3,643.42	Janie Fields	\$599.24	Kate Kovera	\$269.01
Josh Goodman	\$3,632.45	Bryan Johnson	\$577.41	Patricia Harris	\$268.95
Matthew Hogan	\$3,527.33	Andrew Lanoil	\$576.25	Paulna Boire	\$262.11
Jason Mullo	\$3,378.81	Preston Foster	\$567.77	Denice Davidson	\$260.51
Derrick Bates	\$3,216.26	Bradley Bitner	\$561.08	Samantha Chui	\$258.26
Carl Ignatius	\$3,209.84	Laura Fisher	\$560.65	Michael Loet	\$257.34
Ryan Stenglein	\$3,196.00	Tommy Chan	\$558.26	Kenneth Maak	\$254.02
DeMario Cooper	\$3,011.12	John Lamb	\$542.43	Ibrahim Yacoub	\$252.92
Dorian Oldham	\$2,895.86	John Castro	\$515.14	Thomas Redlock	\$252.14
David Wang	\$2,883.68	Ricardo Fettesra	\$489.18	Shawn Richmond	\$251.61
Jeremy Welch	\$2,803.26	Randy Toynter	\$482.45	Larry Chisum	\$250.66
Allen Jennings	\$2,799.36	Zachary Hart	\$449.01	Jeremy Cuskey	\$250.56
Narinder Dhillon	\$2,785.73	Mary Ann Guibit	\$444.40	Narcon Eagen	\$243.18
Matt Henderson	\$2,292.58	Cesar Astralaga	\$429.54	Linda Buck	\$242.58
William Chikress	\$2,192.11	James Cahalin	\$414.23	Noe Gonzalez	\$242.16
Mark Gorman	\$2,170.18	Sue Weiss	\$410.77	Jeffrey Roberts	\$240.93
Mary Ayarengotiz	\$2,156.61	Robert Christian	\$396.77	Len Porter	\$183.90
Pablo Picola	\$2,140.61	Cuey Chazton	\$387.61	Andrew Manchon	\$179.64
Flana Bosco	\$2,116.49	George Noujaim	\$367.22	Richard Refano	\$129.26
James Isp	\$1,962.55	Roxanne Rupp	\$353.99		
Robert Duen	\$1,954.61	Frank Summers	\$352.60		
Jason Young	\$1,931.32	Art Reger	\$347.18		
Maxine Moody	\$1,886.19	Brian Kalata	\$341.15		

Total **\$189,270.74**

Retention Bonus

QUALIFIER	BONUS	A&H
Joseph Moore	\$5,661.52	\$173.23
Omar Hashimi	\$6,421.41	
Richard Galati	\$3,062.00	
Robert Ulreich	\$3,272.44	
Zachary Hart	\$3,099.39	
Liby Fehrn	\$3,597.04	\$232.18
Jinzhou Zhao	\$3,520.61	
Victor Quimson	\$3,335.94	
Lance Brown	\$2,341.60	
Ruben Soberanes	\$3,129.49	\$165.18
Ronald Friedlander	\$3,370.89	\$151.60
Sanantha Chui	\$3,194.78	\$280.15
Helen Taylor	\$3,075.11	\$210.80
Herivelto Pereira	\$2,864.89	
Mwijaraj Sukhbaatar	\$2,748.28	\$308.30
Michael Perkins	\$2,674.88	
Max Quisen	\$2,846.38	
David Garrett	\$2,642.18	
Arnold Iacovello	\$2,622.22	\$274.08
Timothy Cruise	\$2,589.58	
Paulo Rios	\$2,573.47	
Carla Miller	\$2,526.27	\$142.04
Alex Bluhm	\$2,485.51	
Louis Costa	\$2,449.58	\$222.39
Michelle Caringer	\$2,445.30	
Rueli Camenzind	\$2,330.47	
Bryan Johnson	\$2,316.10	
Yvanne Hernandez	\$2,210.88	
Richard Refano	\$2,208.95	\$235.01
Wendy Storaardt	\$2,294.14	
Nadia King	\$2,283.21	
Angela Orfas	\$2,258.34	
Eric Labossiere	\$2,189.34	
Larry Mallita	\$2,183.67	
Jose Wise	\$2,129.85	\$186.16
Scott Shields	\$2,185.64	\$214.56
Daniel Pollechio	\$2,182.85	
Ted Bryson	\$2,148.47	\$210.67
Laura Fisher	\$2,146.89	
Kobina Snyal	\$2,136.54	
Israel Peira	\$2,134.79	
Robert Gorder	\$2,130.53	\$184.72
Valerie Franklin	\$2,121.48	\$276.71
Dawn McElwain	\$2,075.58	\$231.66
Adam Fajenman	\$2,049.68	
Non Gonzales	\$2,048.41	
Kebir Samuels	\$2,035.18	
Antoinette Yellock	\$2,031.18	\$128.43
Edward Loug	\$2,026.32	\$134.47
Sara Sparrow	\$2,021.42	
Amir Sezaghat	\$2,009.70	
Haven Eapen	\$2,002.50	
Anthony Accurso	\$2,002.44	
Lindsay Vlissides	\$1,999.87	
Ricardo Ferreira	\$1,996.50	
Steven Strong	\$1,994.37	\$251.60
Joseph Szyguel	\$1,974.39	\$114.94
Martin Banks	\$1,917.31	\$102.77
Stephen Demarie	\$1,938.66	\$248.12
Roland Cheney	\$1,931.04	
Crystal Valentine	\$1,916.94	
Adie Apshamian	\$1,889.74	\$164.32
David Jackson	\$1,881.25	
Rosalie Zwicker	\$1,881.09	\$101.11
Salvatore Gianhi	\$1,871.14	\$162.80
Patrick Duray	\$1,864.63	
Quintin Schenck	\$1,856.55	\$103.69
Andre Abramovich	\$1,848.26	\$260.44
David Thornton	\$1,839.73	
Itanale Marx	\$1,834.41	
Rajeev Arora	\$1,833.35	
Lanie Rider	\$1,799.80	\$101.60
Noah Alkinborough	\$1,796.60	
Ann Durkee	\$1,785.84	
Donald Martin	\$1,781.92	
Karl Schuckert	\$1,776.62	
Owlen Reeves	\$1,768.14	
Eun Choi	\$1,762.88	
William Hollis	\$1,762.38	\$113.30
David Tubbin	\$1,762.05	
Kouame Yoboue	\$1,760.50	
Wayne Wang	\$1,757.38	
Tara Aoyagi	\$1,752.37	
Wander Nyatanga	\$1,751.19	
John Castore	\$1,739.31	
Christopher Stephens	\$1,711.87	
Hank Gordon	\$1,707.71	
Romeo Daley	\$1,698.12	
Bradley Bittner	\$1,689.98	\$125.40
Stephen Maloney	\$1,686.70	
Mary Ann Gaelic	\$1,672.59	\$232.88

QUALIFIER	BONUS	A&H
Joseph Larrin	\$1,654.49	\$121.13
Justin Smith	\$1,651.46	\$385.12
Scott Reibberg	\$1,648.78	\$212.94
Frank Sommers	\$1,648.70	\$151.73
Jean Brinkmann	\$1,647.89	\$180.31
Angelika Vassileva	\$1,635.05	
Justin Germany	\$1,631.94	
Arthur Westergren	\$1,615.25	
John Reason	\$1,604.44	\$299.92
Ed Olfert	\$1,598.39	\$158.88
Leo Porter	\$1,595.94	\$210.72
Susan O'Byon	\$1,589.45	\$134.00
Russell Morris	\$1,595.97	
Terrance Heams	\$1,573.27	
Patrick Pavia	\$1,557.89	
Ououglas Zigby	\$1,556.55	
Bentiam Feldman	\$1,534.23	
Christopher Cummings	\$1,527.35	
Pravil Sahgal	\$1,518.34	
Matthew Sommers	\$1,513.88	\$95.58
Jon Hamer	\$1,513.67	
Travis Van de Beigne	\$1,501.71	\$110.67
Elizabeth Michalek	\$1,500.68	
David Montgomery	\$1,474.30	\$159.78
Ilya Kanelva	\$1,465.84	
Megan Fensleroy	\$1,455.00	\$145.80
Robert Seebler	\$1,453.68	\$279.76
Scott Rensway	\$1,449.34	
Bulbinder Hayer	\$1,445.23	\$137.32
Joshua Goodman	\$1,433.62	
Michael Adeshewo	\$1,431.73	\$106.20
Russell Lewis	\$1,409.36	\$139.60
Benjamin Manelias	\$1,405.67	
Terence Laly	\$1,393.88	\$133.02
Steven Brooks	\$1,392.99	
Bonnie Williams	\$1,388.06	
Matthew Cano	\$1,388.06	
Dorena Wiley	\$1,388.33	
John Urbainis	\$1,381.00	\$90.00
Steven Sepulveda	\$1,379.66	\$158.64
Mosween Taylor	\$1,375.99	
R. Thomas Hittner	\$1,372.32	
Edward Harris	\$1,369.44	\$128.45
Richard Flores	\$1,360.02	\$10.36
David Seftonoway	\$1,347.37	
James Osio	\$1,342.24	\$143.01
Carlton Lear	\$1,341.38	
Andrew Limoli	\$1,339.25	\$106.28
Susan Bleigh	\$1,334.73	
Warrior Hunt	\$1,329.78	
Robert Hughes	\$1,327.39	
Donald Orban	\$1,320.22	
Byron Washington	\$1,316.25	
Jessie Nivallet	\$1,314.84	\$81.78
Richard Zebe	\$1,312.65	
Mark Gorman	\$1,311.18	
Norman Lew	\$1,309.71	
Steve Foti	\$1,304.41	
Suresh Manjajal	\$1,303.73	
Adam Smith	\$1,303.28	
Arthur Greene	\$1,302.57	\$110.25
Ted Schilling	\$1,296.96	
Kevin MacCormon	\$1,291.40	
James Schneider	\$1,291.31	
Gemson Johnson	\$1,292.89	
Glenn Snowden	\$1,286.92	\$116.03
William Sanders	\$1,284.17	
Ramin Aladani	\$1,275.85	
Robert Middleton	\$1,272.86	
Carmen Godimer	\$1,271.87	
Rebecca Perry	\$1,266.17	
Karen McQuoid	\$1,262.24	
Robert Harris	\$1,250.48	
Maria Esposito	\$1,249.68	
Bradley Kincaid	\$1,247.87	
Curt Snow	\$1,245.51	
Iman Baryhus	\$1,240.36	
Edward Chuk	\$1,238.04	
Timothy Rooney	\$1,236.63	\$142.78
Roland Fletcher	\$1,234.82	
Jean-Franco Veizma	\$1,233.76	
Christy Starr	\$1,232.14	
Corey Woodson	\$1,228.85	
Erin Smith	\$1,226.65	
Steven Neuzatz	\$1,225.09	\$131.34
Raymond Lopez	\$1,223.67	
Navarro Simmons	\$1,220.78	
Trinh Quang	\$1,216.58	
Jonathan Wilson	\$1,217.38	
Jonathan Pearson	\$1,215.93	
Bret Fels	\$1,214.20	

QUALIFIER	BONUS	A&H
Stephen Meyers	\$1,209.06	
Jason Young	\$1,205.28	
Troy Plummer	\$1,204.57	\$112.15
Denise Davidson	\$1,199.35	
Derrick Bates	\$1,196.06	\$127.73
Sylvia Freeman	\$1,181.72	
David Farnaway	\$1,174.61	
Sharon Nigota	\$1,165.84	
Elizabeth Bentapelle	\$1,160.45	\$158.90
Thomas Tulowiecki	\$1,158.94	
William Jaquay	\$1,157.78	\$92.90
Scott Wiszel	\$1,157.15	
Zulfikar Bhukera	\$1,153.79	
Jane Romag	\$1,148.79	
Brian Lulloff	\$1,148.66	
Nicole Bell	\$1,148.51	
Periquida Osborne	\$1,143.64	
Rita Harding	\$1,143.03	
Uriah Ortiz	\$1,140.75	\$101.82
Godfrey Vagheste	\$1,127.52	
Raphael Bouchereau	\$1,127.28	\$100.30
Kathleen Loughran	\$1,126.24	
Wade Bowcliffe	\$1,123.71	\$101.14
Michael Snow	\$1,123.54	
Douglas Guzal	\$1,120.17	\$98.67
Amelia Brown	\$1,119.12	\$100.93
Latonya Tucker	\$1,117.10	
Patricia Lee	\$1,104.70	
Allison King	\$1,099.75	
Timothy Hansen	\$1,099.00	\$87.51
Brian Kalita	\$1,092.30	
Timothy Gray	\$1,088.95	
Maxine Moody	\$1,085.56	
Jessica Rousseville	\$1,077.19	
Avi Regev	\$1,077.03	
Timothy Southerton	\$1,056.67	
Philip Anderson	\$1,049.92	
Theresa Bellajaro	\$1,049.58	
John Franklin	\$1,049.01	
Desislava Dimitrova	\$1,044.84	
Rog Beaudin	\$1,039.43	
Alexander Shu	\$1,036.90	
Christopher Benzoni	\$1,031.67	\$142.35
Alfred Young	\$1,032.02	
George Sargentov	\$1,032.02	\$150.95
Randy Downs	\$1,027.21	\$118.60
Thomas Bunge	\$1,024.03	\$171.00
Matthew Hogan	\$1,017.15	
Gregory Sam	\$1,014.05	\$177.00
Alexy Blit	\$1,010.14	
Andrew Manchon	\$1,008.15	
Kim Sprenger	\$1,003.51	
Tracy Haden	\$1,002.55	
Brian St. Louis	\$1,000.73	
Aaron Webb	\$1,000.67	
Jan Harrington	\$995.40	
Jared Minsarich	\$988.60	\$112.95
Vernon Georges	\$987.95	\$145.15
Chris Rhoades	\$985.10	\$118.53
James Tanguay	\$973.53	\$144.35
Brian Bushlock	\$964.93	\$88.70
Herman Libman	\$960.84	
Dennis Muth	\$932.72	
Dennis Cedeno	\$931.14	
Ka Yin Law	\$931.14	
Maria Miriat	\$945.58	
Dennis Ingalls	\$944.93	
Laune Hocking	\$938.67	\$110.15
Stuart Padino	\$936.34	
Jason Gunnert	\$934.99	
Diego Arangopuerta	\$928.11	\$124.90
Stephen Guidice	\$927.50	\$118.33
Michael Tibble	\$927.48	\$92.40
Patricia Newell	\$924.23	\$118.85
Ruthel Buser	\$922.84	
Jeremy Czakley	\$914.82	
Vedran Pliznic	\$913.46	
Travis Moody	\$909.19	\$109.00
Karl Stordart	\$902.12	\$78.20
Paul Wojtek	\$900.50	
Karen Rosenberg	\$897.47	\$90.75
George Gonzalez	\$894.83	
Samels Abdalla	\$888.06	
Ramon Tavernas	\$884.84	
Sarah Williams	\$884.57	
Philip Parisi	\$880.17	
Rickie Sesser	\$876.84	
Reah Kulauplubiacle	\$869.69	
Alexander Marshall	\$867.95	
Freddie Coffey	\$867.54	
Jaininder Manj	\$859.52	

Retention Bonus

QUALIFIER	BONUS	A&H
Eric Renteira	\$855.95	
Patrick Mazerolle	\$854.55	
Joshua Lieberman	\$853.76	
Devraj Dhont	\$852.17	
Jeffrey Lape	\$848.80	
Paulina Bolre	\$844.81	
Matthew Buisan	\$840.36	
Christopher Warren	\$840.15	
Peter Kaptaris	\$838.23	
Tierst McCollum	\$833.40	
Brian Moore	\$831.99	
Michel Ayla	\$828.00	
Eli McKenzie	\$827.73	
David Garbarskiy	\$825.10	
Michael Kerrini	\$824.02	
Laura Mello	\$819.73	
Michael Naccarato	\$817.28	
Brian Hayduk	\$816.52	
Brandon Corkins	\$815.83	
Dawn Trudden	\$814.82	
Alan Silverman	\$812.89	
Rick Robinson	\$811.24	
Andrew Lopic	\$810.43	
Daniel Ogando	\$808.87	
Matthew Shannon	\$807.22	
Clinton Chapman	\$806.99	
Flavia Mendes	\$800.79	
Sami Magannam	\$799.41	
Loisani Barriere	\$771.91	
David Eland	\$756.15	\$148.84
Susan Silvia	\$740.86	\$84.33
William Burbank	\$737.73	\$78.61
Dianna Ray	\$734.34	\$94.44
Danny Bailey	\$709.65	\$71.04
Ian Gingold	\$706.03	\$66.68
Salvina Ray	\$705.30	\$85.96
Jon Strong	\$698.32	\$115.48
Todd Sahn	\$694.99	\$71.12
Anthony Mutter	\$688.76	\$62.53
Delek Turner	\$687.73	\$62.28
Karen Poole	\$671.51	\$78.48
Lainie Scott	\$670.01	\$72.28
Heather Hewitt	\$661.52	
Lennis Hayes	\$660.16	\$66.48
Sandi Babcock	\$645.93	
Madlyn Woodyard	\$643.66	
Beth Snow	\$641.39	
Floyd Brown	\$634.02	
Kristen Dickson	\$633.88	
John Mackie	\$631.28	
Virgil Anderson	\$630.88	
Ireneela Carson	\$630.07	
Natalie Linker	\$629.14	
Gregory Antignani	\$628.14	
Sarah Orzech	\$627.59	\$64.56
Willie Mitchell	\$623.22	
Allis Haylerpaekand	\$619.35	
Jonathan Brown	\$619.30	
Jimmie Fontenot	\$619.27	
Jason Montfeth	\$611.21	
Holly Chaffin	\$610.87	
Stephen Gietz	\$610.65	
James Pitts	\$609.41	
Sean Clark	\$603.23	
Earnest Powers	\$602.91	
Calvin Mendez	\$602.26	
Ty Kerstetter	\$600.81	
Brenden Stewart	\$600.40	
Shaun Ebbens	\$594.84	
Timothy Kingery	\$592.80	
Jessica Costretet	\$592.45	
Robert Rowe	\$591.40	\$89.78
Daniel Guerrero	\$588.30	
Joseph Bottacchi	\$588.01	
Michael Lott	\$583.99	
Megan McKeighan	\$578.28	
Leslie Dixon	\$577.47	
Eric Miller	\$575.14	
Kelith Miller	\$574.48	
Shawn BrooksHire	\$574.09	
Cesar Rodriguez	\$573.89	
Nicole Simmons	\$573.77	
Kevin Montgomery	\$572.77	
Darrell Robinson	\$572.28	
Bobby Salmons	\$571.96	\$126.88
Fargo Hall	\$570.32	
Thomas Craig	\$568.68	
Iqbal Khan	\$568.49	
Tyson Rae	\$567.28	
Malika Mishu	\$567.05	
Marcandre Boucheau	\$566.25	

QUALIFIER	BONUS	A&H
Robert Dixon	\$564.72	
Kathleen Pang	\$564.10	
Jennifer Wood	\$562.54	
Charles Debnoc	\$561.98	
Christopher Dalley	\$561.21	
Michael Nelson	\$560.42	\$89.79
Havhanies Termer Krosnan	\$558.74	\$100.31
Jay Meyer	\$557.04	\$88.89
Fouad Mazarouti	\$525.81	\$55.41
Laurie Gruber	\$512.88	\$36.84
Philip Currie	\$512.80	\$56.91
Timothy Clark	\$510.40	\$57.23
Shakia Crump	\$513.20	
Jeremy Crow	\$512.39	\$100.32
David Boshard	\$505.69	
Adrian Jefferson	\$493.88	\$53.32
Alfred Brenner	\$489.86	
Tasha Tucker	\$488.75	
Yevgeniy Kashkin	\$488.42	
Jamie Fields	\$488.54	
Denisha Hagrover	\$488.26	
Hayward Welcher	\$482.49	\$70.11
Steven King	\$481.88	
Mack Bell	\$481.29	
Rochey Ward	\$480.74	
Kevin Barrow	\$478.72	
Sergey Bren	\$476.89	\$58.62
Joseph Hameloth	\$476.67	\$58.83
David Plichta	\$475.30	
Michael Dupree	\$474.42	
Clayton Frost	\$473.84	
Loren Cardwell	\$469.11	
Richard Krueger	\$467.20	\$60.75
Jesus Araquistain	\$467.08	\$61.74
Angelica Gallardo	\$468.00	
Andrew Fike	\$466.44	
Nirman Singh	\$464.23	
Raymond Welch	\$468.78	
Kelly Pascal	\$465.89	
Kathleen Unitas	\$468.06	
Julie Wells	\$467.96	
Benjamin Van Fossen	\$467.42	
Lisa Reemer	\$465.95	
Tim McDams	\$465.25	
David Lull	\$464.80	
James Larkin	\$462.09	
Joey Kennedy	\$461.25	
Lois Keller-Nelson	\$460.76	\$47.34
Matthew Dahler	\$460.82	
Ryan Freund	\$460.57	
Jeffrey Shelton	\$460.22	
James Cahalin	\$460.85	
Balder Dabhu	\$460.15	
Michel Dickey	\$461.63	
Amanda Nathoo	\$461.80	
Justin Miller	\$461.82	
Peter Lauwerier	\$461.39	
Loan Pham	\$461.79	
Vanisha Delapara	\$461.96	
Jillian Lamb	\$461.40	
Gregory Engrav	\$460.81	
Jason Harris	\$462.56	
Cathy Baringhaus	\$462.59	\$49.41
Ryan Marnusto	\$461.89	
Craig Gundler	\$461.42	
Bethany Desrosiers	\$461.38	
Kuba Grzsek	\$461.41	
Yatshing Yang	\$461.81	
Kenneth Quella	\$461.76	
Kevin Kapel	\$461.62	
Clayton Menezes	\$461.25	
Joseph Aldentaler	\$461.31	
Jim Song Sun	\$461.80	
Pamela Beard	\$461.22	
Christopher Helton	\$461.70	
Hilary Hildebran	\$461.52	
Wen Xu	\$461.25	
Andrea Forulio	\$461.24	
Harold Green	\$460.87	
Ewa Tokarz	\$460.56	
James Brennells	\$460.86	
Jon Justice	\$460.18	
Todd Krentzel	\$460.17	
Jatinder Kumar	\$460.54	
Thomas Enright	\$460.68	
Brandon Knecht	\$460.63	
Jason Nestor	\$460.58	
Joe Wilczek	\$460.88	
Philip Dietrich	\$460.97	
Antonio Debiari	\$460.90	
Eric Padilla	\$460.88	

QUALIFIER	BONUS	A&H
Jason Moore	\$399.27	
Donit Franknarav	\$398.92	
Liza Garcia	\$398.72	
Alicia Willis	\$398.53	
Stacie Dennis	\$397.52	
Rosemary Baker	\$397.25	
Raymond Lavrenz	\$394.85	
Andrea Yee	\$392.62	
Hamed Hashimi	\$393.03	
Tracy McCallias	\$389.54	
Mustafa Ghufam	\$389.09	
Robert Krutzel	\$388.58	
Richard Haas	\$388.11	
Shane Bowen	\$387.29	
Chiquita Andrews	\$387.69	
Kevin Tienken	\$387.47	
Justin Bryant	\$387.22	
Andrea Reoth	\$386.30	
Michael Malakuckie	\$386.10	
Samuel Keys	\$385.73	
Robert Nieto	\$385.50	
Ryan Hall	\$385.18	
Amber Madaris	\$382.71	
Scott Tebbe	\$382.34	
Bret Padilla	\$380.58	
Tony Fox	\$380.23	
Andrei Grigorov Drobb	\$380.19	
Bazat Long	\$379.99	
Roger Beals	\$379.71	
Caleb Smith	\$378.96	
Wesley Bowland	\$378.57	
Robert Molina	\$376.06	
Levitt Wilentblack	\$374.66	
Melton Young	\$374.41	
Nadder Rashid	\$373.98	
James Francis	\$373.17	
Michael Thiel	\$364.42	\$30.02
Jesse Zwack	\$369.57	
Joseph Bucksholt	\$361.10	
April Russell	\$355.20	\$57.12
Dominick Dillwio	\$353.27	
Charles Grewe	\$350.12	
Freida Yakubov	\$347.83	
Bradford Gindles	\$346.81	
Joseph Thome	\$346.61	
Michael Glanzer	\$346.21	
Matthew Gibson	\$345.85	
Eric Shatz	\$342.70	
Mireille Jaffet	\$340.81	
Olga Wojciechowski	\$340.34	
Stefanos Lezassieur	\$340.56	
Patrick Cowell	\$340.11	
Justin Oldham	\$340.02	
Wayne Bartz	\$337.02	
Andres Jimenez	\$336.40	
Kimberly Collins	\$334.57	
Brandon Ehrlich	\$332.70	
Aaron Lantz	\$332.56	
Mickenzie Linse	\$332.42	
Graham Kish	\$331.19	
Leah Holstein	\$330.30	
Katie Hanson	\$329.44	
James Powell	\$328.24	
David Baum	\$328.22	
David Goodman	\$327.78	
Melissa Hoburg	\$326.78	
Skyler Jones	\$326.91	
Philomena Yates	\$326.81	

Total Bonus Paid Out
\$552,945.16
Total A&H
\$16,352.56